



**SO ORDERED.**

**SIGNED** this 24th day of April, 2017

**THIS ORDER HAS BEEN ENTERED ON THE DOCKET.  
PLEASE SEE DOCKET FOR ENTRY DATE.**

*Shelley D. Rucker*  
Shelley D. Rucker  
UNITED STATES BANKRUPTCY JUDGE

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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TENNESSEE  
CHATTANOOGA DIVISION**

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**In re:**

**PERVIS DESHON CULPEPPER  
SSN: XXX-XX-3989  
KIMBERLY ALLEN CULPEPPER  
SSN: XXX-XX-2036  
Debtors**

**CASE NO.: 1:17-bk-10419-SDR**

**CHAPTER 13**

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**AGREED ORDER APPROVING LOAN MODIFICATION AGREEMENT**

The record reflects that the Debtors have entered into a loan modification agreement with Specialized Loan Servicing LLC, as Servicer for PROF-2013-S3 Legal Title Trust, by U.S. Bank National Association, as Legal Title Trustee (hereinafter, "Movant"), on the property located at 5219 Creeks Bend Lane, Hixson, Tennessee 37343, which reduces the Debtors' interest rate, changes the Debtors' ongoing payment amount, modifies the unpaid principal balance, extends the maturity date, and eliminates the Debtors' need to cure any pre-petition or post-petition arrearages which were due as of February 1, 2017. The loan modification agreement should greatly assist the Debtors in the successful completion of the Chapter 13 Plan and is incorporated herein by reference. Additionally, other creditors are not adversely affected

by this loan modification.

**IT IS THEREFORE ORDERED THAT:**

1. The Motion to Approve Loan Modification Agreement is hereby GRANTED.
2. The promissory note between the Debtors and Movant is permanently modified effective February 1, 2017.
3. The Chapter 13 Trustee shall make ongoing payments to Movant through the Chapter 13 Plan and consistent with the terms of the loan modification agreement.
4. The modified payment amount is \$1,046.86; the modified payments begin on March 1, 2017; the new principal balance owed to Specialized Loan Servicing LLC is \$143,389.84; the new maturity date is January 1, 2056; and the modified interest rate is 5.500%.

**APPROVED FOR ENTRY:**

/s/ David J. Miller  
David J. Miller (033774)  
David J. Miller, PLLC  
2557 Hessey Pass  
Mount Juliet, Tennessee 37122  
Phone: (727) 744-8356  
Email: [davidjmiller1978@gmail.com](mailto:davidjmiller1978@gmail.com)

/s/ Mark T. Young  
Mark T. Young  
Mark T. Young & Associates  
2895 Northpoint Boulevard  
Hixson, TN 37343  
Phone: (423) 870-5225  
Fax: (423) 877-0363  
Email: [marky@marktyoung.com](mailto:marky@marktyoung.com)

/s/ Nancy L. Weber, Attorney for Kara West  
Kara L. West  
Chapter 12 & 13 Trustee  
P.O. Box 511  
Chattanooga, TN 37401  
Phone: (423) 265-2261

**This order was prepared by:**

David J. Miller, PLLC  
2557 Hessey Pass  
Mount Juliet, Tennessee 37122  
Phone: (727) 744-8356

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Pervis Deshon Culpepper  
Kimberly Allen Culpepper  
5219 Creeks Bend Lane  
Hixson, TN 37343

Mark T. Young  
Mark T. Young & Associates  
2895 Northpoint Boulevard  
Hixson, TN 37343

Kara L. West  
Chapter 12 & 13 Trustee  
P.O. Box 511  
Chattanooga, TN 37401

U.S. Trustee  
Historic U.S. Courthouse  
31 E. Eleventh Street, Fourth Floor  
Chattanooga, TN 37402